

TIGER RISK (PTY) LTD
Specialty Advisors

PRIVACY POLICY (ENHANCED)

Protection of Personal Information Act (POPIA) Compliance

Tiger Risk respects your privacy and is committed to protecting your personal information in accordance with the Protection of Personal Information Act, 2013 (POPIA). This policy explains how we collect, use, protect, and manage your data.

1. WHO WE ARE

Tiger Risk (Pty) Ltd, trading as Tiger Risk, is a Financial Services Provider (FSP No. 16539) registered with the Financial Sector Conduct Authority (FSCA). We specialise in agricultural, marine, and commercial insurance.

2. WHAT PERSONAL INFORMATION WE COLLECT

We collect and process the following personal information:

- Identity documents (ID numbers, passport numbers)
- Contact details (name, address, telephone, email)
- Financial information (bank account details, tax number)
- Business information (company registration, financial records)
- Insurance history and claims data
- Risk information collected during site visits and surveys

3. WHY WE COLLECT AND USE YOUR INFORMATION

We collect personal information for the following purposes:

- To process insurance applications and quotations
- To issue and manage insurance policies
- To handle claims and complaints
- To comply with legal and regulatory requirements (FAIS Act, FSCA)
- To assess risk and provide appropriate advice
- To communicate with you about your insurance needs
- To conduct fraud prevention and risk management

4. YOUR POPIA RIGHTS

Under the Protection of Personal Information Act (POPIA), you have the following rights:

RIGHT TO ACCESS

You can request a copy of all personal information we hold about you. Contact privacy@tigerrisk.co.za to request access. We will respond within 15 business days.

RIGHT TO CORRECT

If any of your personal information is inaccurate or incomplete, you can request we update or correct it. Contact your broker or privacy@tigerrisk.co.za.

RIGHT TO DELETE

You can request deletion of your personal information. However, we may need to keep it due to legal obligations (e.g., FAIS Act requires 5-year retention of insurance records). We will explain any reasons we cannot delete your data.

RIGHT TO OBJECT

You can object to how we process your information. For example, you can object to marketing communications or certain types of data processing.

RIGHT TO WITHDRAW CONSENT

You can withdraw your consent to the processing of your personal information at any time. However, withdrawal may affect our ability to provide insurance services or continue existing policies. Contact privacy@tigerrisk.co.za to withdraw consent.

5. HOW WE USE YOUR INFORMATION

Your personal information is used only for the purposes stated above. We will not sell or rent your information to third parties. We may share your information with:

- Insurance companies and underwriters
- Loss adjusters and claims handlers
- Professional advisors (lawyers, accountants)
- Government and regulatory bodies (as required by law)
- Our service providers (IT providers, compliance consultants)

6. INTERNATIONAL DATA TRANSFERS

Tiger Risk may store or process your personal information on servers located outside South Africa, including:

- Cloud storage services (Microsoft 365, Google Workspace) — typically hosted in the USA
- Insurer systems and databases — may be located internationally
- Reinsurance systems — often cloud-based in the UK or USA
- Lloyd's of London underwriting platforms — UK-based

These countries may have data protection laws less stringent than South Africa's POPIA. By providing your information to Tiger Risk, you consent to such processing and storage outside South Africa.

7. DATA SECURITY & PROTECTION MEASURES

Tiger Risk implements the following security measures to protect your personal information:

- End-to-end encrypted email (TLS encryption) for all email communications
- Secure cloud storage (Microsoft 365) with encryption at rest and in transit
- Password-protected systems with multi-factor authentication
- Firewalls and intrusion detection systems
- Regular security audits and penetration testing
- Employee training on data protection and confidentiality
- Access controls limiting staff to data they need for their role

8. DATA RETENTION PERIODS

We retain your personal information for:

Type of Information	Retention Period
Active insurance policies	Duration of policy + 5 years (FAIS Act requirement)
Closed/expired policies	5 years from policy end date (regulatory requirement)
Complaint records	3 years from resolution
Marketing data (opted-in)	Until you opt out, then deleted within 30 days

9. MARKETING CONSENT & OPT-OUT

You have the right to indicate whether you want to receive marketing and promotional material from Tiger Risk. If you choose to opt out, you will still receive communications regarding your insurance policy administration and important product updates. However, you will not receive updates on new products or services that might benefit your risk management.

10. DATA BREACH NOTIFICATION

If Tiger Risk becomes aware of a data breach where your personal information may have been accessed unlawfully by a third party, we will:

- Notify you within 5 business days of discovery of the breach
- Explain what information was affected
- Describe what we are doing to prevent recurrence
- Provide contact details for support and questions

To report a suspected breach, contact: privacy@tigerrisk.co.za or call +27 (0) 82 659 2293

11. CHANGE OF OWNERSHIP OR BUSINESS TRANSFER

If Tiger Risk is acquired, merged with, or sold, your personal information may be transferred as part of that transaction. We will notify you of any such change and the new entity's privacy commitments. If you are concerned about your personal information migrating to a new owner, you may request deletion of your information.

12. INFORMATION OFFICER

For any inquiries regarding your personal information or to exercise your POPIA rights, please contact our Information Officer:

Email: privacy@tigerrisk.co.za | Phone: +27 (0) 82 659 2293 | Monitored: Monday–Friday, 8am–5pm

13. COMPLAINTS & DISPUTES

If you believe Tiger Risk has violated your privacy rights or processed your information without consent, you can lodge a complaint with our Compliance Officer at Moonstone Compliance (Pty) Ltd or with the Information Commissioner.

14. POLICY REVIEW & UPDATES

This policy is reviewed annually or more frequently if there are material changes to regulatory requirements. Any changes will be posted prominently on our website or communicated to you by email. Your continued use of Tiger Risk's services indicates acceptance of the updated policy.

Document Version: 2.0 (Enhanced) | Date: June 2026 | Status: POPIA Compliant

Tiger Risk (Pty) Ltd | FSP No. 16539 | 37 Vineyard Road, Claremont, 7708 | Version 2.0 | Effective June 2026